



FILE NO. AP33454- 070457.1023
PATENT

\$3621
41

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan, et al. Customer No. : 21003
Serial No. : 09/886,486 Examiner : Jalatee Worjloh
Filed : 06/22/2001 Group Art Unit: 3621
For : METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS
OVER A COMPUTER NETWORK WITHOUT A PSEUDO OR PROXY
ACCOUNT NUMBER

AMENDMENT

RECEIVED

AUG 3 - 2004

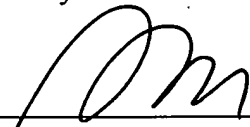
GROUP 3600

I hereby certify that this paper is being deposited
with the United States Postal Service as first class mail in
an envelope addressed to: Commissioner for Patents, P.O.
Box 1450, Alexandria, VA 22313-1450, on:

July 26, 2004
Date of Deposit

Robert C. Scheinfeld
Attorney Name

31,300
PTO Registration No


Signature

July 26, 2004
Date of Signature

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action dated February 26, 2004, for the
above-identified patent application.

Amendments to the claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 6 of this paper.